IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Matthew B. Forgie

CHAPTER 13

Debtor

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

Movant

NO. 16-15116 ELF

vs.

Matthew B. Forgie

Debtor

11 U.S.C. Sections 362 and 1301

Megan Forgie

Co-Debtor

William C. Miller, Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

The post-petition arrearage on the mortgage held by the Movant on the Debtors' 1. residence is \$15,647.70, which breaks down as follows;

Post-Petition Payments:

August 1, 2017 through January 1, 2018 at \$2,659.45/month

Suspense Balance:

\$1,340.00

Fees & Costs Relating to Motion: \$1,031.00

Total Post-Petition Arrears

\$15,647.70

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on February 1, 2018 and continuing through October 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$2,659.45 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month, plus an installment payment of \$1,738.63 from February 2018 to September 2018 and \$1,738.66 on October 2018 towards the arrearages on or before the last day of each month at the address below;

Rushmore Loan Management Services P.O. Box 52708 Irvine, CA 92619-2708

Maintenance of current monthly mortgage payments to the Movant b). thereafter.

- Should debtor(s) provide sufficient proof of payments (front & back copies of 3. cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- In the event the payments under Section 2 above are not tendered pursuant to the 4. terms of this stipulation, the Movant shall notify Debtor(s) and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
 - The stay provided by Bankruptcy Rule 4001(a)(3) is waived. 5.
- If the case is converted to Chapter 7, the Movant shall file a Certification of Default 6. with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- If the instant bankruptcy is terminated by either dismissal or discharge, this 7. agreement shall be null and void, and is not binding upon the parties.
- The provisions of this stipulation do not constitute a waiver by the Movant of its 8. right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
 - The parties agree that a facsimile signature shall be considered an original signature. 9.

Date: January 19, 2018 By: /s/ Kevin G. McDonald, Esquire Kevin G. McDonald, Esquire Attorney for Movant

Date:

Diana M. Dixon Esq. Attorney for Debtors

NO OBJECTION

William C. Miller

Chapter 13 Trustee

out prejudice to any trustee rights or remedies Case 16-15116-elf Doc 63 Filed 01/29/18 Entered 01/29/18 08:06:14 Desc Main Document Page 3 of 3

ORDER

| Approved by the Court this 29th day of | January | , 2018. However, the court |
|--|-------------|----------------------------|
| retains discretion regarding entry of any furt | ther order. | |
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Bankruptcy Judge Eric L. Frank